Bank of Maharashtra	90	114	1874	1508	2690	2607
Canara Bank	2822	3826	7805	7350	15641	15773
Central Bank of India	429	472	222	300	1501	3616
Corporation Bank	512	590	1478	1383	2764	3323
Dena Bank	425	441	611	607.80	778	1095.22
Indian Bank	910	1276	1958	2213.15	2307	3335.08
Indian Overseas Bank	4570	4239	6308	9535	7021	14297
Oriental Bank of Commerce	3199	2616	4085	4297	7607	9516
Punjab National Bank	6618	11282	7542	13531	6462	16384
Punjab & Sind Bank	245	126	233	533	787	1543
Syndicate Bank	1261	1391	2411	2148	3303	1956
UCO Bank	332	392	571	642	1485	1988
Union Bank of India	1757	1737	1194	997	2114	2145
United Bank of India	889	444	2403	2126	3341	5031
Vijaya Bank	510	1221	760	806	1507	2351
State Bank of India	7470	15048	18807	19161	29610	44639
State Bank of Bikaner & Jaipur	357	435	405	493.96	639	954
State Bank of Hyderabad	576	1788	1184	2265	2476	4841
State Bank of Indore	420	418	508	505.14	1112	1106.88
State Bank of Mysore	680	513	1207	1635	1376	2803
State Bank of Patiala	507	1170	802	1459.12	971	2099.83
State Bank of Saurashtra	89	345	170	378	402	822
State Bank of Travancore	2630	5034	3675	5496	8996	11646
TOTAL :	48694	66780	88614	103274.17	140925	199488.01

Assistance of Central Transfer of Plan Resources to States

1424. PROF. ALKA BALRAM KSHATRIYA: Will the Minister of FINANCE be pleased to state:

(a) whether public sector banks have sought assignment of Central transfer of Plan resources to States as pre-condition for extending debt support to utilities and other state owned public sector enterprises;

(b) if so, whether Government have considered the proposal made by public sector banks;

(c) whether in order to impart more objectivity in identifying cases of wilful default, in future, responsibilities may be entrusted to a committee of higher functionaries;

(d) if so, by when a final decision in this regard is likely to be taken; and

(e) to what extent Government would be in a position to check debt service payment defaults?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) No, Sir.

(b) Does not arise.

(c) and (d) With a view to imparting more objectivity in identifying cases of wilful default, Reserve Bank of India advised banks/Financial Institutions to entrust the decisions to classify the borrower as wilful defaulter in future to a committee of higher functionaries headed by the Executive Director and consisting of two GMs/DGMs as decided by the concerned bank/FI.

(e) Government of India and Reserve Bank of India have advised the banks and financial institutions to take several steps for recovery of dues such as evolving and implementation of recovery policy by banks, filing of suits with civil courts, filing cases with Debt Recovery Tribunals (DRTs) compromise settlement through Settlement Advisory Committees, Lok Adalats and monitoring and follow up of NPAs at various levels. Credit Information Bureau has also been set up to disseminate information on borrowers to the banks. Corporate Debt Restructuring (CDR) scheme has been put in in place to provde a transparent mechanism for restructuring of corporate debts of viable entities facing problems due to internal and external factors. A company *viz.,* "Asset Reconstruction Company (India Ltd.)" has been incorporated under the Companies Act, 1956. "The Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" has been enacted to facilitate foreclosures and enforcement of securities in cases of default, in order to enable the banks and financial institutions to realized their dues.

RBI has issued revised guidelines for compromise settlement of chronic NPAs of Public Sector Banks on 29th January, 2003. These guidelines will cover all NPAs in all sectors irrespective of the nature of business, which have become doubtful or loss as on 31st.March, 2000 with out sanding balance of Rs. 10.00 crore and below.